

**SNAPSHOT of HOME Program Performance--As of 09/30/08**  
**Local Participating Jurisdictions with Rental Production Activities**



Participating Jurisdiction (PJ): **Pontiac**

State: **MI**

PJ's Total HOME Allocation Received: **\$10,889,928**

PJ's Size Grouping\*: **C**

PJ Since (FY): **1992**

Category	PJ	State Average	State Rank	Nat'l Average	Nat'l Ranking (Percentile):*		
					Group	C	Overall
				PJs in State:	20		
Program Progress:							
% of Funds Committed	90.70 %	93.28 %	14	94.94 %	19	18	
% of Funds Disbursed	80.51 %	84.84 %	15	84.35 %	28	25	
Leveraging Ratio for Rental Activities	7	3.17	1	4.59	100	100	
% of Completed Rental Disbursements to All Rental Commitments***	98.90 %	89.20 %	14	81.38 %	46	59	
% of Completed CHDO Disbursements to All CHDO Reservations***	73.00 %	71.50 %	13	68.05 %	47	50	
Low-Income Benefit:							
% of 0-50% AMI Renters to All Renters	77.42 %	87.38 %	13	79.65 %	31	32	
% of 0-30% AMI Renters to All Renters***	51.61 %	51.82 %	11	44.76 %	61	64	
Lease-Up:							
% of Occupied Rental Units to All Completed Rental Units***	96.77 %	97.46 %	13	94.31 %	36	38	
Overall Ranking:			In State:	8 / 20	Nationally:	70 71	
HOME Cost Per Unit and Number of Completed Units:							
Rental Unit	\$40,786	\$26,516		\$25,245	31 Units	18.20 %	
Homebuyer Unit	\$48,594	\$17,545		\$14,395	117 Units	68.80 %	
Homeowner-Rehab Unit	\$41,151	\$22,771		\$20,186	22 Units	12.90 %	
TBRA Unit	\$0	\$6,250		\$3,142	0 Units	0.00 %	

\* - A = PJ's Annual Allocation is greater than or equal to \$3.5 million (57 PJs)

B = PJ's Annual Allocation is less than \$3.5 million and greater than or equal to \$1 million (194 PJs)

C = PJ's Annual Allocation is less than \$1 million (297 PJs)

\*\* - E.g., a percentile rank of 70 means that the performance exceeds that of 70% of PJs.

\*\*\*- This category is double-weighted in compiling both the State Overall Ranking and the National Overall Ranking of each PJ.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

## Program and Beneficiary Characteristics for Completed Units

Participating Jurisdiction (PJ): Pontiac MI

**Total Development Costs:**  
(average reported cost per unit in  
HOME-assisted projects)

	Rental	Homebuyer	Homeowner
<b>PJ:</b>	\$146,598	\$118,286	\$41,151
<b>State:*</b>	\$80,925	\$72,008	\$19,362
<b>National:**</b>	\$88,539	\$71,594	\$22,853

**CHDO Operating Expenses:**  
(% of allocation)

**PJ:** 0.5 %  
**National Avg:** 1.1 %

**R.S. Means Cost Index:** 1.03

<b>RACE:</b>	Rental %	Homebuyer %	Homeowner %	TBRA %
White:	<span style="border: 1px solid black; padding: 2px;">19.4</span>	<span style="border: 1px solid black; padding: 2px;">5.1</span>	<span style="border: 1px solid black; padding: 2px;">13.6</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Black/African American:	<span style="border: 1px solid black; padding: 2px;">71.0</span>	<span style="border: 1px solid black; padding: 2px;">83.8</span>	<span style="border: 1px solid black; padding: 2px;">81.8</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Asian:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
American Indian/Alaska Native:	<span style="border: 1px solid black; padding: 2px;">3.2</span>	<span style="border: 1px solid black; padding: 2px;">1.7</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Native Hawaiian/Pacific Islander:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
American Indian/Alaska Native and White:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Asian and White:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Black/African American and White:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
American Indian/Alaska Native and Black:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Other Multi Racial:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Asian/Pacific Islander:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>

### ETHNICITY:

Hispanic	<span style="border: 1px solid black; padding: 2px;">6.5</span>	<span style="border: 1px solid black; padding: 2px;">9.4</span>	<span style="border: 1px solid black; padding: 2px;">4.5</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
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### HOUSEHOLD SIZE:

1 Person:	<span style="border: 1px solid black; padding: 2px;">41.9</span>	<span style="border: 1px solid black; padding: 2px;">15.4</span>	<span style="border: 1px solid black; padding: 2px;">50.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
2 Persons:	<span style="border: 1px solid black; padding: 2px;">29.0</span>	<span style="border: 1px solid black; padding: 2px;">23.1</span>	<span style="border: 1px solid black; padding: 2px;">9.1</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
3 Persons:	<span style="border: 1px solid black; padding: 2px;">12.9</span>	<span style="border: 1px solid black; padding: 2px;">29.1</span>	<span style="border: 1px solid black; padding: 2px;">18.2</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
4 Persons:	<span style="border: 1px solid black; padding: 2px;">12.9</span>	<span style="border: 1px solid black; padding: 2px;">13.7</span>	<span style="border: 1px solid black; padding: 2px;">13.6</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
5 Persons:	<span style="border: 1px solid black; padding: 2px;">3.2</span>	<span style="border: 1px solid black; padding: 2px;">13.7</span>	<span style="border: 1px solid black; padding: 2px;">4.5</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
6 Persons:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">3.4</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
7 Persons:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.9</span>	<span style="border: 1px solid black; padding: 2px;">4.5</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
8 or more Persons:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.9</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>

### HOUSEHOLD TYPE:

Single/Non-Elderly:	<span style="border: 1px solid black; padding: 2px;">19.4</span>	<span style="border: 1px solid black; padding: 2px;">40.2</span>	<span style="border: 1px solid black; padding: 2px;">4.5</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Elderly:	<span style="border: 1px solid black; padding: 2px;">32.3</span>	<span style="border: 1px solid black; padding: 2px;">2.6</span>	<span style="border: 1px solid black; padding: 2px;">63.6</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Related/Single Parent:	<span style="border: 1px solid black; padding: 2px;">25.8</span>	<span style="border: 1px solid black; padding: 2px;">33.3</span>	<span style="border: 1px solid black; padding: 2px;">22.7</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Related/Two Parent:	<span style="border: 1px solid black; padding: 2px;">16.1</span>	<span style="border: 1px solid black; padding: 2px;">22.2</span>	<span style="border: 1px solid black; padding: 2px;">4.5</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Other:	<span style="border: 1px solid black; padding: 2px;">6.5</span>	<span style="border: 1px solid black; padding: 2px;">1.7</span>	<span style="border: 1px solid black; padding: 2px;">4.5</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>

### SUPPLEMENTAL RENTAL ASSISTANCE:

Section 8:	<span style="border: 1px solid black; padding: 2px;">29.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span> <sup>#</sup>
HOME TBRA:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	
Other:	<span style="border: 1px solid black; padding: 2px;">3.2</span>	
No Assistance:	<span style="border: 1px solid black; padding: 2px;">67.7</span>	

**# of Section 504 Compliant Units / Completed Units Since 2001** 51

\* The State average includes all local and the State PJs within that state

\*\* The National average includes all local and State PJs, and Insular Areas

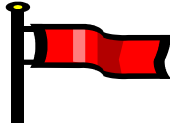
# Section 8 vouchers can be used for First-Time Homebuyer Downpayment Assistance.



# HOME PROGRAM SNAPSHOT WORKSHEET - RED FLAG INDICATORS

Local Participating Jurisdictions with Rental Production Activities

Participating Jurisdiction (PJ): Pontiac State: MI Group Rank: 70  
 State Rank: 8 / 20 PJs (Percentile)  
 Summary: 1 / Of the 5 Indicators are Red Flags Overall Rank: 71  
 (Percentile)

FACTOR	DESCRIPTION	THRESHOLD*	PJ RESULTS	RED FLAG
4	% OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS	< 72.00%	<b>98.9</b>	
5	% OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS	< 47.30%	<b>73</b>	
6	% OF RENTERS BELOW 50% OF AREA MEDIAN INCOME	< 70%**	<b>77.42</b>	
8	% OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS	< 89.50%	<b>96.77</b>	
"ALLOCATION-YEARS" NOT DISBURSED***		> 3.060	<b>3.81</b>	

\* This Threshold indicates approximately the lowest 20% of the PJs

\*\* This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

\*\*\* Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

HOME Program Performance SNAPSHOT

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